

IN RE:

JAMES L MASETH
MICHELLE E MASETH
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:20-20230

Chapter 13

Related to: Document No. 94

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 14th day of May, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

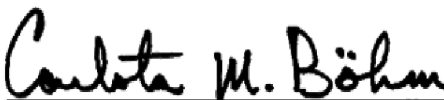
(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

SIGNED
5/14/25 8:02 am
CLERK
U.S. BANKRUPTCY
COURT - WDPa


Carlota M. Böhm ^{glb}
United States Bankruptcy Judge

In re:
James L Maseth
Michelle E Maseth
Debtors

Case No. 20-20230-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 14, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ James L Maseth, Michelle E Maseth, 512 Silver Hollow Drive, Baden, PA 15005-2354
15595078	+ Beaver County Tax Claim Bureau, Beaver County Courthouse, 810 Third Street, Beaver, PA 15009-2100

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: kburkley@bernsteinlaw.com	May 15 2025 00:09:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 15 2025 00:58:30	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 15 2025 00:59:01	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15187040	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 15 2025 00:30:17	Affirm Inc, 650 California Street, Floor 12, San Francisco, CA 94108-2716
15222368	Email/PDF: resurgentbknofications@resurgent.com	May 15 2025 00:30:22	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15187043	Email/Text: Bankruptcy.RI@Citizensbank.com	May 15 2025 00:07:00	Citizens Bank, 1 Citizens Drive, Riverside, RI 02915
15194234	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 15 2025 00:18:19	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15187041	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 15 2025 00:29:13	Capital One Bank Usa NA, Po Box 30281, Salt Lake City, UT 84130-0281
15187042	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 15 2025 00:18:53	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15187044	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 15 2025 00:08:00	Comenity Bank / Avenue, Po Box 182789, Columbus, OH 43218-2789
15187045	Email/Text: mrdiscen@discover.com	May 15 2025 00:07:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
15190283	Email/Text: mrdiscen@discover.com	May 15 2025 00:07:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15223776	^ MEBN	May 15 2025 00:05:51	Duquesne Light Company, PO Box 371324, Pittsburgh, PA 15250-7324
15187047	+ Email/Text: sbse.cio.bnc.mail@irs.gov		

District/off: 0315-2

User: auto

Page 2 of 3

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		May 15 2025 00:08:00	Internal Revenue Service, 1000 Liberty Avenue, Room 711B, Pittsburgh, PA 15222-4107
15187049	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 15 2025 00:18:09	JPMorgan Chase Bank Card, Po Box 15298, Wilmington, DE 19850-5298
15208213	+ Email/Text: RASEBN@raslg.com	May 15 2025 00:07:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15204593	Email/PDF: resurgentbknotifications@resurgent.com	May 15 2025 00:18:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15187050	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 15 2025 00:08:00	Nelnet Loans, Po Box 82561, Lincoln, NE 68501-2561
15196005	Email/Text: bkyelectnotices@trelliscompany.org	May 15 2025 00:08:00	Nelnet on behalf of Trellis Company, Trellis Company, P.O Box 83100, Round Rock TX 78683-3100
15194113	Email/PDF: cbp@omf.com	May 15 2025 00:29:32	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15187051	+ Email/PDF: cbp@omf.com	May 15 2025 00:17:40	Onemain Financial, Po Box 1010, Evansville, IN 47706-1010
15225271	Email/Text: Bankruptcy.Notices@pnc.com	May 15 2025 00:07:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15187052	Email/Text: Bankruptcy.Notices@pnc.com	May 15 2025 00:07:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15508964	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 15 2025 00:31:13	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15200962	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 15 2025 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15187053	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2025 00:31:15	Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
15187054	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 15 2025 00:17:42	Syncb / PayPal Credit, Po Box 965005, Orlando, FL 32896-5005
15221821	^ MEBN	May 15 2025 00:07:08	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15187412	^ MEBN	May 15 2025 00:07:08	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15214910	Email/Text: BNCnotices@dcmservices.com	May 15 2025 00:08:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15187055	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	May 15 2025 00:07:00	Verizon, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225
15220654	Email/PDF: ebn_ais@aisinfo.com	May 15 2025 00:18:22	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15187056	+ Email/Text: bkfilings@zwickerpc.com	May 15 2025 00:09:00	Zwicker & Associates PC, 3220 Tillman Drive, Suite 215, Bensalem, PA 19020-2028

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Mortgage, A Division of PNC Bank, National Ass
cr	*+	Beaver County Tax Claim Bureau, Beaver County Courthouse, 810 Third Street, Beaver, PA 15009-2100

District/off: 0315-2

User: auto

Page 3 of 3

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cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
15187046	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15187048	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
15551665	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2025 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Joint Debtor Michelle E Maseth dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor James L Maseth dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor PNC Mortgage A Division of PNC Bank, National Association dcarlon@kmlawgroup.com
J. Philip Colavincenzo	on behalf of Creditor Beaver County Tax Claim Bureau colavincenzolaw@yahoo.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7